

Form clsnodsc – ntclsnodis

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 13–34037–KCF
Chapter: 13
Judge: Kathryn C. Ferguson

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Gayle Murray
10 Seventh Street
Frenchtown, NJ 08825

Social Security No.:
xxx–xx–7944

Employer's Tax I.D. No.:

NOTICE OF DEFICIENCY CONCERNING DISCHARGE

You are hereby notified that the above–named case will be closed without entry of discharge on or after August 8, 2018 for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☐ Joint debtor has not filed a **Certification About a Financial Management Course (Official Form 423)** proving compliance with the instructional course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.

The court must receive the above noted document(s) prior to case closing in order to enter a discharge. If the case is closed without entry of the discharge the debtor must file a Motion To Reopen to allow for the filing of same and pay the applicable filing fee.

Dated: July 9, 2018
JAN: amg

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 2
 United States Bankruptcy Court
 District of New Jersey

In re:
 Gayle Murray
 Debtor

Case No. 13-34037-KCF
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: clsnodsc

Page 1 of 1
 Total Noticed: 3

Date Rcvd: Jul 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 11, 2018.

db +Gayle Murray, 10 Seventh Street, Frenchtown, NJ 08825-1146

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 09 2018 22:48:23 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Jul 09 2018 22:48:19 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235

TOTAL: 2

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 9, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com
 Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com
 Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com
 Andre L. Kydala on behalf of Debtor Gayle Murray kydalalaw@aim.com, kydalalaw@aim.com
 Brian C. Nicholas on behalf of Creditor M&T Bank bnicholas@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Brian E Caine on behalf of Creditor HUDSON CITY SAVINGS BANK bcaine@parkermccay.com,
 BKcourtnotices@parkermccay.com
 Brian E Caine on behalf of Creditor HUDSON CITY SAVINGS BANK, a federally chartered savings
 bank organized and existing under the laws of the State of Delaware bcaine@parkermccay.com,
 BKcourtnotices@parkermccay.com
 Brian E Caine on behalf of Creditor M&T Bank, et al bcaine@parkermccay.com,
 BKcourtnotices@parkermccay.com
 Christopher M. Hemrick on behalf of Creditor PNC BANK, NATIONAL ASSOCIATION
 chemrick@thewalshfirm.com, mvargas@walsh.law;sfalanga@walsh.law;cmaker@walsh.law
 Denise E. Carlon on behalf of Creditor M&T Bank dcarlon@kmlawgroup.com,
 bkgroup@kmlawgroup.com
 Rebecca Ann Solarz on behalf of Creditor M&T Bank rsolarz@kmlawgroup.com

TOTAL: 11